

QBE LMI Location guide

Australia – March 2018

The LMI location guide provides an easy at-a-glance reference for the maximum amounts we will underwrite by product, maximum Loan to Value Ratio (LVR) and Location category.

LMI Home

Full income documentation:
(LVR excludes premium capitalisation)

| Location | Security | 90% LVR | 95% LVR |
|--------------|----------|-------------|---------------|
| Metropolitan | Dwelling | \$1,200,000 | \$900,000 |
| | Land | \$720,000 | \$600,000 |
| Regional | Dwelling | \$900,000 | \$600,000 |
| | Land | \$600,000 | Not available |
| National | Dwelling | \$550,000 | \$275,000 |
| | Land | \$330,000 | Not available |

Self certified:
(LVR includes premium capitalisation)

| Location | Security | 80% LVR |
|--------------|----------|-------------|
| Metropolitan | Dwelling | \$1,000,000 |
| | Land | \$500,000 |
| Regional | Dwelling | \$500,000 |
| | Land | \$500,000 |
| National | Dwelling | \$250,000 |
| | Land | \$250,000 |

LMI First Home

Full income documentation:
(LVR excludes premium capitalisation)

| Location | 90% LVR | 95% LVR |
|--------------|-------------|-----------|
| Metropolitan | \$1,200,000 | \$900,000 |
| Regional | \$900,000 | \$600,000 |
| National | \$550,000 | \$275,000 |

LMI Invest

Full income documentation:
(LVR excludes premium capitalisation)

| Location | Security | 90% LVR | 95% LVR |
|--------------|----------|-------------|---------------|
| Metropolitan | Dwelling | \$1,200,000 | \$900,000 |
| | Land | \$720,000 | \$600,000 |
| Regional | Dwelling | \$900,000 | \$600,000 |
| | Land | \$600,000 | Not available |
| National | Dwelling | \$550,000 | \$275,000 |
| | Land | \$330,000 | Not available |

Self certified:
(LVR includes premium capitalisation)

| Location | Security | 80% LVR |
|--------------|----------|-------------|
| Metropolitan | Dwelling | \$1,000,000 |
| | Land | \$500,000 |
| Regional | Dwelling | \$500,000 |
| | Land | \$500,000 |
| National | Dwelling | \$250,000 |
| | Land | \$250,000 |



Acceptable location list**

| NSW | | VIC | | QLD | | WA | |
|-------------------|-------------------|-------------------|-------------------|-------------------|----------------------------|--------------------|-------------------|
| METRO | REGIONAL | METRO | REGIONAL | METRO | REGIONAL | METRO | REGIONAL |
| 2000, 2006-2011, | 2325-2327, 2330, | 3000, 3002-3006, | 3221, 3228, 3230, | 4000, 4005 - | 4183, 4280, | 6000, | 6041 - 6044, 6068 |
| 2015-2050, 2052, | 2333 - 2335, | 3008, 3010-3013, | 3280, 3284, 3305, | 4014, 4017 - | 4285, 4306, 4350, | 6003 - 6012, | 6074, 6076 - |
| 2055, | 2340, 2350, 2351 | 3015 - 3016, | 3314, 3331, 3340, | 4022, | 4352, 4370, | 6014 - 6038, | 6079, 6081, 6111, |
| 2060 - 2077, | 2427 - 2431, | 3018 - 3034, | 3350 - 3352, | 4029 - 4032, | 4514 - 4515, | 6050 - 6066, | 6121 - 6122, 6168 |
| 2079 - 2090, | 2440, 2443, | 3036 - 3068, | 3355 - 3356, | 4034 - 4037, | 4517 - 4519, | 6069 - 6073, | 6180, 6182, 6208, |
| 2092 - 2097, | 2446 - 2448, | 3070 - 3076, | 3400, 3431, | 4051, | 4550, 4552, 4559, | 6076, 6090, | 6209,6229 - 6230, |
| 2099 - 2122, | 2450, 2452, 2456, | 3078 - 3079, | 3437 - 3441, | 4053 - 4055, | 4561 - 4563, | 6100 - 6112, | 6232 - 6233, |
| 2125 - 2128, | 2460, 2470, | 3081 - 3091, | 3444, 3460, | 4059 - 4061, | 4568, 4570, 4610, | 6121, | 6280 - 6282, |
| 2130 - 2138, | 2480, 2484, | 3093 - 3097, | 3500 - 3501, | 4064 - 4070, | 4650, 4655, 4659, | 6147 - 6160, | 6284 - 6285, |
| 2140 - 2148, | 2535, 2540, 2541, | 3099, | 3550 - 3551, | 4072 - 4078, | 4670, 4680, | 6162 - 6176, 6181, | 6290, 6330, 6430, |
| 2150 - 2168, | 2546, | 3101 - 3109, | 3555 - 3556, | 4101 - 4125, | 4700, 4702, 4703, | 6210, 6211 | 6450, 6511, 6516, |
| 2170 - 2179, | 2548 - 2551, | 3111, | 3564, 3585, | 4127 - 4133, | 4710, 4711, 4720, 4737, | | 6530, 6532, |
| 2190 - 2200, | 2574 - 2575, | 3113 - 3116, | 3630 - 3631, | 4151 - 4161, | 4740, | | 6713 - 6714, |
| 2203 - 2214, | 2577, 2580, | 3121 - 3156, | 3677, 3690,3691 | 4163 - 4165, | 4750 - 4751, | | 6721 - 6722, |
| 2216 - 2234, | 2582, 2620, | 3158 - 3163, | 3730, 3750, 3753 | 4169 - 4174, | 4802, 4805, | | 6725 - 6726 |
| 2250 - 2251, | 2640 - 2641, | 3165 - 3175, | 3756, 3757,3775, | 4178 - 4179, | 4810 - 4815, | | |
| 2256 - 2265, | 2650 - 2651, | 3177 - 3202, | 3777, 3782, 3799, | 4205, | 4817 - 4819, | | |
| 2267, 2278, | 2678, 2680, 2731, | 3204 - 3207, | 3818,3820, 3825, | 4207 - 4230, | 4825, 4865, | | |
| 2280 - 2287, | 2790, 2795, 2800, | 3211 - 3220, | 3840, 3844, 3850, | 4270, 4271, 4272, | 4868 - 4870, | | |
| 2289 - 2300, | 2830, 2850, 2870, | 3222 - 3227, | 3875, 3915, 3916, | 4300 - 4301, | 4877, 4878, 4879, | | |
| 2302 - 2308, | 3644, 3691 | 3232 - 3233, | 3918 - 3922, | 4303, 4305, 4306, | 4881, 4883 | | |
| 2315 - 2324, | | 3335, | 3980, 3995, 3996 | 4500 - 4512, | | | |
| 2444, | | 3337 - 3338, | | 4516, | | | |
| 2477 - 2479, | | 3429, 3752, | | 4520 - 4521, | | | |
| 2481, | | 3754 - 3755, | | 4551, 4553, | | | |
| 2485 - 2489, | | 3759, 3761, | | 4555 - 4558, | | | |
| 2500, 2502, | | 3764 - 3767, | | 4560, | | | |
| 2505 - 2506, | | 3770, 3781, 3783, | | 4564 - 4567, | | | |
| 2508, | | 3785 - 3789, | | 4572 - 4573, | | | |
| 2515 - 2519, 2522 | | 3791 - 3793, | | 4575 | | | |
| 2525 - 2530, | | 3795 - 3796, | | | | | |
| 2533 - 2534, | | 3802 - 3810, | | | | | |
| 2556 | | 3910 - 3913, | | | | | |
| 2560, 2563 - | | 3926 - 3931, | | | | | |
| 2576, 2611, | | 3933 - 3934, | | | | | |
| 2618 - 2621,2745, | | 3936 - 3944, | | | | | |
| 2747 - 2750, | | 3975 - 3978 | | | | | |
| 2752 - 2754, | | | | | | | |
| 2756 - 2763, | | | | | | | |
| 2765 - 2770, | | | | | | | |
| 2773 - 2780, | | | | | | | |
| 2782 - 2785 | | | | | | | |

| ACT | | TAS | | SA | | NT | |
|--------------|------------|----------------------------|-------------------|-------------------|-------------------|-----------------|---------------------|
| METRO | REGIONAL | METRO | REGIONAL | METRO | REGIONAL | METRO | REGIONAL |
| 2600 - 2607, | 2540, 2620 | 7000, | 7017, 7019, | 5000, | 5117, 5120, | 800, 810, 812, | 822, 834 - 836, |
| 2609, | | 7004 - 7005, | 7021 - 7022, | 5005 - 5025, | 5201 - 5204, | 820, 828 - 830, | 870, 873, 874, 875, |
| 2611 - 2612, | | 7007 - 7011, | 7030, | 5031 - 5035, | 5211 - 5214, | 832, 909 | |
| 2614 - 2615, | | 7015, 7018, | 7052, | 5037 - 5052, | 5231, 5234, 5253 | | |
| 2617 - 2618, | | 7025, | 7171 - 7173, | 5061 - 5070, | - 5255, 5280, | | |
| 2620, 2900, | | 7050, 7052, 7053, 7055, | 7190, 7212, 7216, | 5072 - 5076, | 5290 - 5291, | | |
| 2902 - 2906, | | 7170, | 7258, 7301, | 5081 - 5098, | 5330, 5333, | | |
| 2911 - 2914 | | 7248 - 7250, | 7307, 7310, | 5106 - 5116, | 5340 - 5341, | | |
| | | 7277, 7290 | 7315 - 7316, | 5118, 5121, | 5343 - 5345, | | |
| | | | 7320, 7300 | 5125 - 5127, | 5351 - 5353, | | |
| | | | | 5131 - 5134, | 5355, 5360, 5453, | | |
| | | | | 5136 - 5142, | 5501 | | |
| | | | | 5144, | | | |
| | | | | 5150 - 5174, | | | |
| | | | | 5232 - 5233, | | | |
| | | | | 5240 - 5245, | | | |
| | | | | 5250 - 5252, 5350 | | | |

**All other post codes are "National" and assessed on application.

This file is for reference only.

Australia - March 2018